

REDACTED CLAIMS:

- 1 1. (Unchanged) A method of facilitating account statement reconciliation, comprising:
2 associating selected transactions within data records for an account to form a persistent
3 transaction group within the account data records, wherein the transaction group may be treated both
4 as a single transaction and as a plurality of individual transactions by a user, wherein the selected
5 transactions were paid or deposited together; and
6 displaying a total for the transaction group when the selected transactions within the
7 transaction group are individually displayed, wherein the total for the transaction group may be
8 readily reconciled with a consolidated entry in an external account statement.

Please cancel Claim 2.

Please cancel Claim 3.

- 1 4. (Unchanged) The method of Claim 1, further comprising:
2 displaying a visual indicator of the association of the selected transactions within and forming
3 the transaction group when the selected transactions within the transaction group are individually
4 displayed.
- 1 5. (Unchanged) The method of Claim 1, further comprising:
2 forming a plurality of transaction groups within the data records for the account; and
3 displaying a total for each transaction group within the plurality of transaction groups.
- 1 6. (Unchanged) The method of Claim 5, further comprising:
2 identifying unreconciled transactions within data records for the account;
3 determining whether the unreconciled transactions include at least one transaction from a
4 transaction group; and

5 reconciling each transaction group containing unreconciled transactions to a corresponding
6 transaction record within the external account statement utilizing the transaction group total.

Please cancel Claim 7.

1 8. (Unchanged) An apparatus for facilitating account statement reconciliation, comprising:
2 association means for persistently associating selected transactions within data records for
3 an account to form a transaction group which may be selectively treated as a single transaction,
4 wherein the selected transactions were paid or deposited together; and
5 display means for displaying a total for the transaction group when the selected transactions
6 within the transaction group are individually displayed, wherein the total for the transaction group
7 may be readily reconciled with a consolidated entry in an external account statement.

Please cancel Claim 9.

Please cancel Claim 10.

1 11. (Unchanged) The apparatus of Claim 8, further comprising:
2 indication means for displaying a visual indicator of the association of the selected
3 transactions within and forming the transaction group when the selected transactions within the
4 transaction group are individually displayed.

Please cancel Claim 12.

Please cancel Claim 13.

Please cancel Claim 14.

1 15. (Unchanged) A computer program product for use with a data processing system, comprising:

2 first instructions on the computer usable medium for associating selected transactions within
3 data records for an account to form a persistent transaction group having a data record distinct from
4 data records for the selected transactions, allowing the transaction group to be selectively treated as
5 a single transaction and as a plurality of individual transactions, wherein the selected transactions
6 were paid or deposited together; and

7 second instructions on the computer usable medium for displaying a total for the transaction
8 group when the selected transactions within the transaction group are individually displayed, wherein
9 the total for the transaction group may be readily reconciled with a consolidated entry in an external
10 account statement.

Please cancel Claim 16.

Please cancel Claim 17.

1 18. (Unchanged) The computer program product of Claim 8, further comprising:

2 third instructions on the computer usable medium for displaying a visual indicator of the
3 association of the selected transactions within the transaction group when the selected transactions
4 within the transaction group are individually displayed.

Please cancel Claim 19.

Please cancel Claim 20.

1 21. (Unchanged) An Internet client, comprising:

2 a data processing system receiving and transferring data over the Internet; and
3 records for account transactions stored within the data processing system, the records
4 including at least one transaction group record persistently maintaining an association of records for
5 selected transactions within the account transactions which were paid or deposited together, the at
6 least one transaction group record allowing the selected transactions to be selectively treated as a

7 single transaction and as a plurality of individual transactions, wherein the at least one transaction
8 group record includes

- 9 a transaction identifier,
- 10 a transaction date,
- 11 a transaction description, and
- 12 a transaction amount

13 for each transaction within the transaction group, together with a transaction group amount equaling
14 the total for the transaction group.

Please cancel Claim 22.

1 23. (Unchanged) The Internet client of Claim 21, wherein the data processing system further
2 comprises:

3 means for displaying a visual indicator of the transaction group in a display of the records
4 for the selected transactions.

Please cancel Claim 24.

1 25. (Unchanged) An Internet server, comprising:

- 2 a data processing system receiving and transferring data over the Internet;
- 3 a storage device maintaining account transaction records for an account; and
- 4 software operable in the data processing system for:

- 5 receiving an external request for transaction records for the account over the Internet;
- 6 comparing the external transaction records to the account transaction records,
- 7 wherein the external transaction records include transaction groups for transactions
- 8 paid or deposited together, each transaction group including

- 9 a transaction identifier,
- 10 a transaction date,
- 11 a transaction description, and

12 a transaction amount
13 for each transaction within the transaction group, together with a total for the transaction group,
14 wherein each transaction group is compared as a single transaction to the account transaction records
15 utilizing the total for the transaction group;
16 transmitting the account records over the Internet; and
17 transmitting a signal over the Internet for initiating a determination of whether the account
18 records includes a match to a total for a transaction group.

1 26. (Unchanged) A method of automatically reconciling account transaction records with user
2 transaction records over the Internet, comprising:

3 transmitting information regarding an account from a server over the Internet to a user unit;
4 comparing the information regarding the account to corresponding information from the user
5 transaction records, wherein the user transaction records include transaction group records for
6 transaction groups of selected transactions which were paid or deposited together, each transaction
7 group record including

8 a transaction identifier,
9 a transaction date,
10 a transaction description, and
11 a transaction amount

12 for each transaction within the transaction group, together with a total for the transaction group,
13 wherein transaction group records are compared as a single transaction for the total for the
14 transaction group to the information regarding the account;

15 determining matches between the account information and the user transaction records at the
16 user unit;

17 identifying transaction groups for which a match to the total for the transaction group by
18 account information is determined; and

19 altering a state associated with user transaction records for individual transactions within the
20 transactions groups.

Please cancel Claim 27.

Please cancel Claim 28.

Please cancel Claim 29.